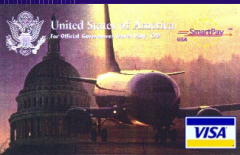


Government Travel Charge Card

February 2000

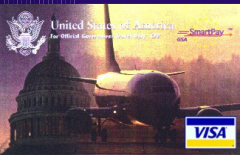
Michael Weber SAF/FMPB



Eligibility

- ◆ Permanently Assigned Military and Civilian Personnel (no Foreign Nationals)
- ◆ Recruiting Personnel
- ◆ Academy Cadets
- ◆ Reserve
- ◆ Guard
- ◆ Part-Time or Seasonal Civilian Employees

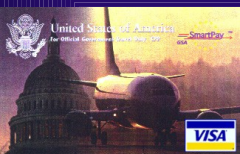




Authorized Card Use

- ◆ The “Travel Card” is designed to pay for all costs incident to official business travel.
 - Lodging
 - Transportation
 - Rental Cars
 - Meals
 - Other Reimbursable Expenses
 - ATM Advances
 - Fees are Reimbursable



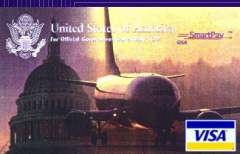


The Power of Visa



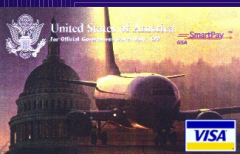
- ◆ Visa is accepted in over 18 million locations worldwide
- ◆ Over 500,000 ATMs, with ATM transaction fee of 1.9%, BofA machines are free
- ◆ 300 countries
- ◆ Internet and phone based ATM locator service (www.visa.com)





Controls

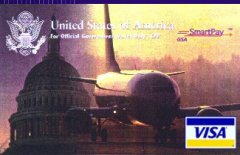
- ◆ Merchant Category Code (MCC) innovations help Control Card Abuse and Protect you
- ◆ Charges are Identified by MCC
 - Vendors not Typically Associated with Government Travel Expenditures are Blocked from the Processing Card Transactions
- ◆ Standard Cards have a Charge Limit of \$5000 per Billing Cycle, (\$10,000 Total)
 - \$4250 Travel, \$500 ATM, \$250 Retail per Cycle
- ◆ Restricted Cards have a Charge Limit of \$1250 per Billing Cycle, (\$2500 Total)
 - \$1000 Travel, \$200 ATM, \$50 Retail per Cycle



Credit Checks

- ◆ Prior to Issuing a Card Account, the Bank will Perform a Credit Check
- ◆ The Bank may Recommend a Restricted Card when the Applicant is a Considered Credit Risk or has no Credit Record
- ◆ Individuals that Refuse a Credit Check will be Issued a Restricted Card
- ◆ Credit Checks **do not** Adversely Affect Personal Credit Ratings



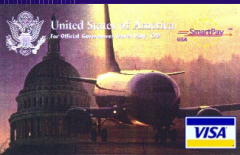


Bank of America.



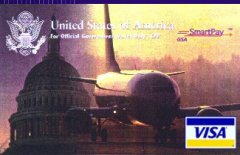
EAGLS

- ◆ Each Unit's Agency Program Coordinator (APC) has Access to the Electronic Accounts Government Ledger System (EAGLS)
 - Activate and Deactivate Cards
 - Increase or Decrease Spending Limits
 - View Transaction Information
- ◆ The EAGLS Reporting Tool Provides Account Activity and Delinquency Information



TTRA Mandatory Card

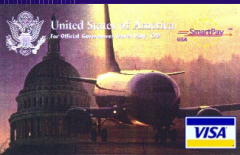
- ◆ SAF/FM asked OSD(C) to repeal law
 - Repeal unlikely
 - Rest of the Federal Government implementing
- ◆ For now it is the law -We need to comply
- ◆ SAF/FM worked hard to reduce intrusive nature of original guidance
- ◆ This unpopular law is effective 1 March 00



TTRA continued

- ◆ TC has been successful over 11 years
- ◆ 415,000 AF and 1.1M DoD cards in use
- ◆ Business as usual for most travelers
- ◆ VISA is safe, convenient and accepted worldwide
 - AF earned approx. \$1M rebate in FY99

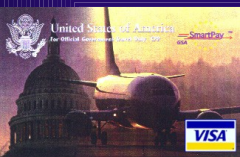




TTRA continued

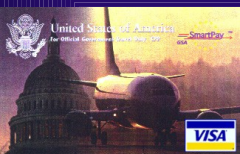
- ◆ Vouchers will be paid regardless of card use
 - Routine random audits of vouchers will continue as before
- ◆ Law does not require enforcement
- ◆ Violators may be reported
 - But law does not prescribe punishment
 - Commanders discretion based on facts





TTRA continued

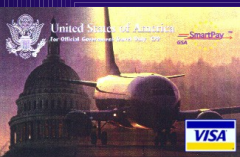
- ◆ Airline tickets charged to IBA/CBA/GTRs
 - GSA mandate to eliminate GTRs to maximum extent possible
- ◆ Card required for hotels, air and rental cars
 - not meals and misc. expenses where card might not be excepted
- ◆ Interest paid to CH after 30 if $> \$1.00$
 - $I = PRT$ ($\$1,200 \times .0675 \times 5 / 366 = \1.11)



TTRA Continued

- ◆ Statement on orders
- ◆ Exemptions allowed for: ROTC members, new employees, security situations, new trainees, mobilizations, war, deployments & contingencies
- ◆ Commanders may exempt other individuals
 - By name reporting required

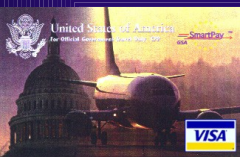




Lost or Stolen Cards

- ◆ Protect your card as if it were cash. Do not leave unattended anywhere it could be visible or easily accessible.
- ◆ Make a record of your credit card account number and telephone number for reporting lost or stolen cards. Keep that list in a safe place.
- ◆ Report lost or stolen cards immediately.
 - For the Government Travel Charge Card, call 1-800-472-1424

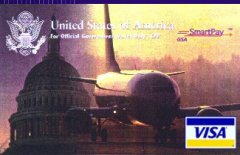




Paying the Card Bill

- ◆ The Bill for Travel Card Charges is Due upon Receipt
- ◆ Accounts that are Delinquent more than 60 days will be Suspended
- ◆ Accounts that are Delinquent more than 120 days will be Cancelled
 - \$20/month Fee Assessed
- ◆ If the Account is turned over for Collection a 25% Fee will be Applied

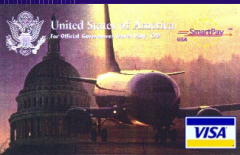




Payment Methods

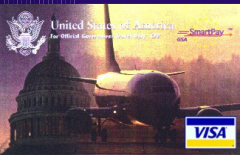
- ◆ Pay by Mail
 - Follow Billing Instructions
- ◆ Split Disbursement
 - Indicate Amount on Travel Settlement
- ◆ Pay by Phone – “Speed Pay”
 - Call Customer Service: 800-472-1424
 - Have Check Available for Bank Information
 - Bank Address, Routing Number, Account Number





Extended TDY

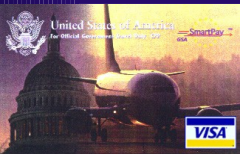
- ◆ When the Duration of the TDY is more than 45 days, an Interim Payment (Accrual) may be made every 30 days
- ◆ Establish Automatic Accrual Payments with Finance prior to Departing on TDY
- ◆ We Recommend the Speed Pay Option to Pay your Travel Card Bill by Phone while you are away



Problems

- ◆ Every Unit has an Agency Program Coordinator (APC) to Manage the Travel Card Program
- ◆ Bringing Problems to the Attention of your APC or Supervisor may Prevent Situations that could Result in Disciplinary Action
 - Financial Problems
 - Trouble with Travel Settlement
- ◆ Problems Regarding Disputed Charges or Lost/Stolen Cards must be Addressed to the Card Provider

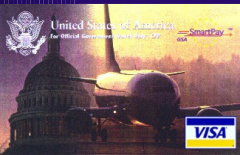




The Cardholder's Responsibility

- ◆ Once you are Issued a Travel Card, you Keep it throughout your Career
- ◆ Safeguard your card
- ◆ Use the Travel Card only for Official Travel Expenses
- ◆ Pay the Travel Card bill Promptly
- ◆ Know who your APC is
- ◆ Seek Assistance if you have Problems or Questions





Contact Information

- ◆ Unit APC
 - Name
 - Phone
- ◆ Bank of America Customer Service Unit
 - 800-472-1424
 - OCONUS (collect) 757-441-4124

